



CEO INSIGHTS

New Report: Forty Percent of CT Households Facing Financial Struggles

I can't tell you how many times I've heard people say they truly love Connecticut, followed by, "Wow! It is expensive to live here!" In Connecticut, many families are struggling to make ends meet. According to the newly published 2024 ALICE report from United Way (Asset Limited, Income Constrained, Employed), the number of households living in poverty in Connecticut increased by 1,145 (to 11% of all households), and the number of ALICE households increased by 9,657 (to 29% of all households). Of the 1,430,904 households in Connecticut, 563,512 (39%) are below the ALICE Threshold—meaning **two out of every five households are struggling to make ends meet**. They are grappling with the costs of housing, utilities, childcare, food, insurance, transportation, and healthcare. They are living paycheck to paycheck and are turning to us for help.



At the same time, we are seeing more and more families slipping into homelessness. It is not because people are suddenly developing addictions or mental health issues. It is purely because living expenses are outpacing what people are able to take home in pay. For our seniors, living expenses now surpass their fixed incomes. According to the National Low Income Housing Coalition, to afford a 2-bedroom apartment at fair market rent, a household must earn \$71,837 per year. In addition, they report that Connecticut has a shortage of approximately 98,000 affordable and available rental units. A shortage of housing supply, coupled with increased demand, has resulted in skyrocketing rents that 39% of our state's population cannot afford.

The shortage of affordable housing has created a logjam: homeless people become stuck in shelters with nowhere else to go and shelters become full. As winter sets in, seasonal shelters have opened, and as of December 1st, 98 individuals and 75 family members are staying in these shelters around Hartford—some with cots to sleep on, others with only chairs.

This holiday season, I'm grateful for an amazing group of friends and family, a career I love where I get to work with the most passionate, dedicated people, and a safe, warm place to lay my head at night. I hope you're as fortunate. Many we serve aren't as lucky, so as you plan your holiday giving, please consider supporting us in providing dignity, compassion, and respect to those working to regain their independence.

May we all find peace, comfort, and joy this year and in the years to come.

Happy Holidays,

Kara A. Capone
Chief Executive Officer

DO YOU KNOW THE TYPES OF HOMELESSNESS?

WHEN YOU THINK OF HOMELESSNESS, what image comes to mind? Maybe a person wrapped in newspapers, seeking shelter under an overpass? While rough sleeping is the most visible form, it's just the tip of the iceberg.



Homelessness is a complex social issue that goes beyond simply lacking a place to stay. To address it effectively, the teams at Mercy and My Sisters' Place understand the different types of homelessness, as each requires unique resources and support services.

TRANSITIONAL HOMELESSNESS

This is the most common form of homelessness and often occurs after a major life disruption, such as domestic violence, job loss, or eviction. Individuals and families facing

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transitional homelessness typically become homeless suddenly. With temporary shelters, financial assistance, counseling, and job placement services, most people in this situation can regain stability relatively quickly.

EPISODIC HOMELESSNESS

People experiencing episodic homelessness frequently cycle in and out of housing due to complex factors like addiction, mental health challenges, temporary employment, and a shortage of affordable housing. These individuals need not only immediate shelter but also supportive services that address the underlying causes of their instability.

CHRONIC HOMELESSNESS

Chronic homelessness affects those who have been homeless for a long time or who repeatedly face homelessness. These individuals often struggle with severe mental health disorders, substance abuse issues, or physical disabilities. While they make up a smaller segment of the homeless population, they require substantial resources and long-term, comprehensive solutions.

HIDDEN HOMELESSNESS

Hidden homelessness can be particularly challenging to address, as individuals in this category lack stable housing but remain less visible. Many are living in cars, temporarily staying with friends or family, or finding other precarious arrangements. As a result, they may be unaware of available resources and support. Tackling hidden homelessness requires targeted community outreach and awareness programs to connect these individuals with the help they need.

We recognize that addressing homelessness requires a multi-faceted approach, and we take pride in offering a wide range of programs and services that allow us to meet each person's unique needs. By providing tailored support, we help individuals gain stability and move toward independence one person and family at a time.



With homelessness on the rise in Connecticut, an increasing number of senior citizens are among those seeking stable housing. The state's 2024 Point in Time Count reveals that **23 percent of people experiencing homelessness are aged 55 and older.** This trend is driven by factors such as rising rent, economic inflation, and serious mental illnesses, which contribute to chronic homelessness.

Mercy Housing is dedicated to supporting this vulnerable population through its program at The Residence at Saint Mary's, located on one floor of Trinity Health's Saint Mary Home in West Hartford.

Established in 2004, The Residence at Saint Mary's serves primarily older adults who are homeless and living with behavioral health, substance use, or co-occurring disorders, receiving referrals from the Capitol Region Mental Health Center, the local mental health authority for Hartford. *Program Manager* Shefia Ibrahim notes that **referrals have increased, mirroring the rise in homelessness among older adults statewide.**

Those living at The Residence at Saint Mary's have private rooms and access to a comprehensive range of services, including one-on-one support, case management, mental health care, and group programs focused on education and skill-building.

"These activities help build our residents' confidence and enhance their independent living skills," Ibrahim explains. "The group programs that we offer help them to know that they aren't facing their challenges alone, which is a big help toward moving them on to stability."

Most residents stay at Saint Mary's for about two years, with a goal of transitioning to more independent living. Some graduates move to Francis Warde Towers, an active adult community at Saint Mary Home, while others join programs outside the facility that support their independence. For a few, a supportive group home offers the most suitable environment.



Shefia Ibrahim runs Mercy's program at Saint Mary's.



We Need Your Help to Continue to Impact Lives

Tragically, many people in Greater Hartford will face this winter without a place to call home.

As temperatures drop, teams at Mercy Housing & Shelter Corporation and My Sisters' Place are working tirelessly to secure permanent housing for a growing number of seniors, children, women, men, and families in **urgent need of safe shelter—a fundamental human necessity.**



WHILE THE WORK IS CHALLENGING, WE REMAIN STEADFAST IN OUR GOAL TO END HOMELESSNESS. JUST LAST YEAR, WE MADE SIGNIFICANT IMPACTS, INCLUDING:

69,610

Meals were served to those in need

970

individuals were diverted from homelessness by our Diversion Team

345

homeless individuals were housed thanks to our Supportive Housing Programs

171

people were housed through our Residential Programs

73

children received support through education & enrichment programs

Every month, an estimated 3,400 people in Connecticut experience homelessness. Thanks to the generosity of supporters like you, we can continue serving this vulnerable population. Your thoughtful end-of-year contribution will make a difference.

PLEASE HELP DELIVER HOPE THIS HOLIDAY SEASON BY SCANNING THE QR CODES TO MAKE A SECURE ONLINE DONATION.

Or mail in your check made out to either Mercy Housing or My Sisters' Place to:
Community Housing Advocates, 221 Main Street, 4th Floor, Hartford, CT 06106

Your support means more than words can express. *Thank you!*



DONATE TO MERCY



DONATE TO MSP

DONOR spotlight

SBM CHARITABLE FOUNDATION GIVES \$10K TO THE YOUTH PROGRAM

The My Sisters' Place (MSP) Youth Program recently received a crucial funding boost from the SBM Charitable Foundation, based in Manchester, CT. The Foundation awarded \$10,000 to the For the Love of Children Initiative (FLOCI), helping support a range of essential services and resources for formerly homeless children now living in MSP supportive housing.

The Youth Program provides services designed to help these children build vital social and emotional skills for success in school and beyond. These services include parental support, referrals, advocacy, tutoring, and enrichment activities.

"Children and Youth" is one of the SBMCF's main funding-focus categories. We have been pleased to be able to support the FLOCI program and MSP for many years, via funding for basic needs as well as education support & enrichment, and skill building," explained Doreen H. Downham, Executive Director of SBM Charitable Foundation. "These benefits and lessons provided by MSP are essential now, and will also be valuable to the children well into their futures."

SBMCF's support of Mercy and MSP dates back to 2004, with a lifetime contribution of over half a million dollars. Thank you, SBM Charitable Foundation, for your commitment to helping vulnerable children and families thrive!



Charitable Foundation

CHA JOB FAIR OFFERS OPPORTUNITY

More than twenty regional employers, including the Hartford Yard Goats, New Haven and UConn Police Departments, General Dynamics, and FedEx, attended the November job fair to connect with local job seekers.

Organized by Community Housing Advocates (CHA) Employment Specialists Jasmine Rivera, Danielle Russo, Ru Williams and supervisors Danelys Abreu, Angie Bremser, Natalie Cooke and Kim Mitchell, the fair was held in the community room at My Sisters' Place's Sue Ann Shay Place apartments on Pliny Street in Hartford.

Though open to the public, the location made it especially convenient for job-seeking residents from Sue Ann Shay Place and the nearby Beaumont Lofts to meet with employers and explore potential job opportunities.

Assisting homeless and formerly homeless individuals in **finding employment is a crucial step toward stability and independence**—a goal the teams at Mercy Housing and MSP work tirelessly to support.

The next CHA job fair will take place in the spring. Companies interested in participating are encouraged to reach out for more information.





Hope & Home Event Has Largest Crowd Ever

IN OCTOBER, around 270 business and community leaders, along with other supporters, gathered for the 6th annual Hope & Home Celebration to benefit Mercy Housing and My Sisters' Place (MSP).



CHA CEO Kara Capone addresses crowd of 270 at the 2024 Hope & Home Celebration.

This year's event attracted the largest turnout yet, raising over \$196,000 to support the organizations' mission to end homelessness in Hartford and Middlesex counties.

"Our Hope & Home Celebration is our biggest fundraiser," said Kara Capone, CEO of Community Housing Advocates, the parent organization of both Mercy and MSP. "We are incredibly grateful to everyone who supported this event, whether through sponsorships, auction bidding, donations, or volunteering on the event committee."

The evening featured live music during the cocktail hour, a photo station, more than one hundred silent auction items, and concluded with dinner and a live auction and a special fundraising event.

Capone added, "While the funds raised are crucial, we also use this event to share the stories of those who rely on our services and support."

Scan the code below to watch the video from this year's Hope & Home event and hear some of those stories firsthand.

The Hope & Home event committee is already working on plans to make next year's celebration even more impactful.



IMPACTING LIVES

Affecting Change



After living for months in a shelter, a single dad and his two kids finally find a place to call home at the new Beaumont Lofts.

"You have to know how to push forward, move on, and learn how to overcome the situation," says Kevin, a formerly homeless father of two who recently secured housing for his family at My Sisters' Place's Beaumont Lofts.

Earlier this year, Kevin gained custody of his two children but had no place for them to live. For eight months, he and his young ones managed to stay sheltered with minimal resources by living in a family shelter.

Determined to provide a better life for his kids, Kevin's perseverance led him to secure one of the highly sought-after apartments at Beaumont Lofts, an affordable and supportive housing complex on Pliny Street in Hartford opened by My Sisters' Place in June 2024.

When Kevin and his family moved into their new home in September, he joined volunteers in unloading donated furniture, visibly moved by the transformation taking place in their lives.

"I got what I wanted—my own apartment," Kevin said, smiling broadly. "My kids can have their own rooms and space. They're happy, and I'm happy!"

Kevin now looks forward to building a career that will allow him to provide for his family and serve as a role model for his children.

MORE ABOUT THE BEAUMONT LOFTS



Those living at the Beaumont Lofts have access to support service case management, along with a youth program, community room, computer lab, and employment specialist. To qualify as a tenant of Beaumont Lofts all residents must have incomes at or below 30% of the area median income.

All 24 apartments are subsidized:

- 19 are subsidized through the Hartford Housing Authority
- 5 are subsidized through Shelter Plus Care housing vouchers, via DMHAS and HUD

12 of the 24 units are reserved for supportive housing for the formerly homeless and disabled referred by the Greater Hartford Coordinated Access Network.



1 Amazon employees served dinner for St. Elizabeth House residents and converted the clothing closet from summer to fall.

2 Kayla, a pre-dental hygiene student at CT State-Tunxis, coordinated a donation drive resulting in over 1,500 dental hygiene kits for those we serve.

3 Volunteers from Cigna organized donations and opened our food pantry to the community.

4-5 Teams from The Hartford visited St. Elizabeth House throughout the fall to complete beautification projects, organize donations, and help cook and serve in the Friendship Center.

6 Otis Elevator created cozy kits to help those experiencing homelessness during the cold winter months.

7 Teams from Travelers volunteered at St. Elizabeth House throughout the fall to organize donations and open the food pantry to the community.

8 The Green Bay Tree Garden Club of West Hartford donated beautiful planters to the Mary Seymour Place Apartments.

9 Trinity College Men's Soccer team helped organize donations and converted the donation closet from summer to winter. They also made peanut butter and jelly sandwiches for the Friendship Center throughout their fall semester.

10-11 The University of Hartford Women's Advancement Initiative opened the food pantry to the community and created cozy kits to help those experiencing homelessness this winter.

CONTACT INFORMATION

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For more information visit
www.ctcha.org
www.mercyhousingct.org
www.sistersplacect.org

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Due to space limitations we are unable to include photos of all the great support we receive. However, we are grateful to you all nonetheless.

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SPECIAL OUTING BRINGS JOY TO CHILDREN OF *My Sisters' Place*

Thanks to your donations, children from the Youth Program at My Sisters' Place (MSP) recently enjoyed a memorable autumn field trip, filled with the sights, sounds, and smells of the season.

In October, thirty-one children and adults from MSP's supportive housing visited Foster Farm in South Windsor as part of a Youth Program activity. During their visit, the children delighted in exploring the farm play yard, navigating corn mazes, taking hayrides, and picking their own pumpkins. This special day was one of many enriching experiences organized by Youth Program Coordinator Kristen Wieber, who is dedicated to creating joyful moments for the children, many of whom have faced homelessness at a young age.

"A big part of the Youth Program's mission is to expand a child's perspective and give them a chance to have fun and just be kids," Wieber shared.

She is already planning their next exciting adventure!



*Dine & Drink
in December!*

Visit Elicit Brewing Company **any time in December** and choose to round up your tab to the nearest dollar as a **donation to Community Housing Advocates**

Also Join **100.5's Mike Stacy** at Elicit on December 14th for an unforgettable night of fun!

lite 100.5
YOUR CHRISTMAS MUSIC STATION



Elicit - 165 Adams Street, Manchester, CT